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Cathi H. Turner  
Cathi H. Turner  
Date of Signature April 14, 2004

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Whiting et al.

Group Art Unit: 3629

**Serial No.: 10/645,778**

Examiner: Not Assigned

Filed: August 21, 2003

Docket No.: 1483/3

Confirmation No.: 8784

For: METHODS AND SYSTEMS FOR FACILITATING TRANSACTIONS  
BETWEEN COMMERCIAL BANKS AND POOLED DEPOSIT OR GROUPS

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INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In accordance with 37 C.F.R. 1.56, 1.97, and 1.98, applicants' undersigned attorney brings to the attention of the Patent and Trademark Office the documents listed on the attached Form PTO-1449. A copy of the reference as well as Form PTO-1449 are attached hereto. This is not to be construed as a representation that a search has been made or that a reference is relevant merely because cited.

Early passage of the subject application to issue is earnestly solicited.

Serial No.: 10/645,778

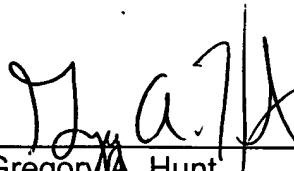
Although it is believed that no fee is due, the Commissioner is hereby authorized to charge any fees associated with the filing of this Information Disclosure Statement to Deposit Account No. 50-0426.

Respectfully submitted,

JENKINS, WILSON & TAYLOR, P.A.

Date: 14-April-04

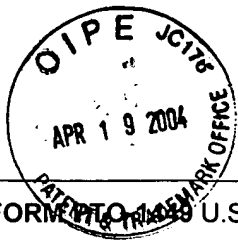
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Enclosures

Customer No: 25297



FORM PTO-1485 U.S. Department of Commerce  
Patent and Trademark Office

Attorney Docket No.: 1483/3

Serial No.:  
10/645,778

List of Documents Cited by Applicant

Applicant(s): Whiting et al.

Filing Date: August 21, 2003

Group: 3629

## U.S. PATENT DOCUMENTS

Examiner Initial	No.	Document Number	Date	Name	Class	Subclass	Filing date if Appropriate
	1	2003/0135437	07/17/2003	Jacobsen	705	35	

## FOREIGN PATENT DOCUMENTS

		Document Number	Date	Country	Name of Patentee or Applicant	Translation Yes   No

## OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)


EXAMINER \_\_\_\_\_

DATE CONSIDERED \_\_\_\_\_

\*Examiner Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

JENKINS  
WILSON  
& TAYLOR

patent attorneys

April 14, 2004



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*Cathi H. Turner*  
Cathi H. Turner  
Date of Signature: *April 14, 2004*

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Re: U.S. Patent Application Serial No. 10/645,778 for  
METHODS AND SYSTEMS FOR FACILITATING  
TRANSACTIONS BETWEEN COMMERCIAL BANKS AND  
POOLED DEPOSIT OR GROUPS  
Our Ref. No. 1483/3

Sir:

Please find enclosed in connection with the subject U.S. patent application the following documents:

1. Information Disclosure Statement (2 pages);
2. Form PTO-1449 (1 page) in duplicate;
3. Copies of cited reference(s) (1 reference); and
4. A return-receipt postcard to be returned to us with the U.S. Patent and Trademark Office filing stamp thereon.

The Commissioner is hereby authorized to charge any fees associated with the filing of this correspondence to Deposit Account No. 50-0426.

Respectfully submitted,

JENKINS, WILSON & TAYLOR, P.A.

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